

ABSTRACT OF THE DISCLOSURE

In a method of calculating a score using data, a plurality of layers are disposed and a prediction model is prepared for each of the layers to calculate a feature. According to a prediction model in a first layer, an output value is calculated using input data including at least one attribute selected from attributes of the data. Thereafter, a prediction model in a subsequent layer is selected according to the output value. The output value calculation and the subsequent layer prediction model selection are repetitiously conducted until a prediction model of a final layer is reached. A score is calculated using the prediction model in the final model.

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